

JUDGE RHODES, I AM DAVID LAWRENCE MALHALAB,
A DUTY DISABLED RETIRED DETROIT POLICE
SERGEANT, SINCE MAY 2005.

I HAVE COME TO EXPRESS MY DISPLEASURE OF
THE DETROIT BANKRUPTCY PROCEEDINGS
WE HEAR ABOUT RESTRUCTURING OF DETROIT
GOVERNMENT SO THAT WHEN IT EMERGES FROM
BANKRUPTCY IT WILL BE ABLE TO BETTER SERVE
DETROIT RESIDENTS....BUT IN ³ AREAS I SEE A
GLARING PROBLEM THAT HAS NOT BEEN
ADDRESSED. AND SHOULD HAVE BEEN ONE OF THE
FIRST CHANGES...

DETROIT HAS TOO MANY COUNCIL MEMBERS...FOR
650,000 RESIDENTS...

EMF ORR AND YOU SHOULD IMMEDIATELY REDUCE
COUNCIL MEMBERS BY 2 TO 4 MEMBERS...THE

2

COUNCIL IS BLOATED AND NOT EFFICIENT.
AND THE COUNCIL JUST GOT A 5% RAISE AND NOT
ONE MEMBER HAS REJECTED THE RAISE – WHILE
CITY WORKERS HAVE LOST MORE.. AND SOME
RETIREES LOST 4.5% OF THEIR PENSION CHECKS
AND WE ALL LOST OR MEDICAL BENEFITS...THIS IS
NOT FAIR ...RIGHT ...OR JUST. WHERES IS THE
SHARED SACRIFICE...A GOOD FAITH EFFORT TO
UNDERSTAND HOW HARD IT IS FOR RETIREES.
PUBLIC SAFETY IS SAID BY SOME TO BE THE MOST
IMPORTANT ISSUES ...WE HAVE A NEW POLICE
CHIEF WHO IS CLEANING UP THE MESS FROM PAST
BAD AND CORRUPT POLICE CHIEFS THAT HAS
HELPED LEAVE DETROIT UNSAFE.
THE POLICE DEPARTMENT WILL HAVE TO HIRE NEW

POLICE OFFICERS BECAUSE IT IS SEVERELY
UNDERSTAFFED – INDEED THE LACK OF POLICE
OFFICERS IS ONE REASON THAT DETROIT IS STILL
UNSAFE –

NO MATTER WHAT CHIEF CRAIG DOES OR SAYS...
EMF ORR AND YOU MUST ORDER THE CITY TO
RAISE THE HIRING STANDARDS FOR NEW POLICE
OFFICERS... A GED REQUIREMENT IS TO LOW A
STANDARD FOR A 21ST CENTURY POLICE
DEPARTMENT.

DETROIT NEEDS A 2 OR 4 YR COLLEGE
REQUIREMENT AND OR MILITARY EXPERIENCE
REQUIREMENT AND A QUALITY PSYCHOLOGICAL
EVALUATION SYSTEM FOR NEW OFFICERS, AND
FOR ALL OFFICERS.

AND EMF ORR AND YOU MUST IMPOSE A STARTING

SALARY FOR NEW OFFICERS THAT WILL ATTRACT
APPLICANTS TO DETROIT AND RETAIN OFFICERS
THAT ARE SACRIFICING EVERY DAY TO PROTECT
DETROIT RESIDENTS...

¹⁷
\$14 A PROPSED PAY RATE FOR NEW OFFICERS AND
WITH A 8% DEDUCTION FOR PENSION WILL NOT
ATTRACT AND RETAIN THE BEST AND THE
BRIGHTEST POLICE OFFICERS.

INDEED SOME OFFICERS MAY HAVE TO GO ON
WELFARE TO KEEP THEIR JOBS.

FUNDING MUST BE FOUND FROM FEDERAL AND
STATE GOVERNMENTS TO PAY FOR THIS MOST
BASIC PUBLIC SERVICE

YOU SHOULD ORDER JUDGE JULIAN COOK TO END
THE DOJ DETROIT DECREE CASE, THAT HAS

5

DRAZZED ON FOR 11 YEARS, AND HAS COST
DETROIT MILLIONS OF DOLLARS AND SHOULD HAVE
ENDED LONG AGO. [↑] 60X MONTH

IF ANY POLICE DEPARTMENT HAD BEEN
THOROUGHLY BAD AND CORRUPT – IT SHOULD NOT
HAVE TAKEN THIS LONG TO CORRECT THE
PROBLEMS OF THAT DEPARTMENT OR DETROIT'S

I AM UPSET BECAUSE THE NEWS MEDIA CONTINUES
TO MAKE FALSE STATEMENTS – THAT WE DID NOT
LOSE ANYTHING FROM OUR PENSIONS...PENSION
CHECKS...WHEN IN FACT EVERY RETIREE MUST
NOW PAY FOR THEIR HEALTH CARE BENEFITS WITH
MONEY FROM OUR / THEIR PENSION CHECKS.

I HAD AS A RETIRED SERGEANT A BC-BS MASTER
MEDICAL BENEFIT WITH DENTAL AND VISION....NOW

6

I DON'T HAVE EITHER...10 DAYS AFTER MY DUTY
DISABILITY NOTICE CAME THRU – AT THE REQUEST
OF THE POLICE DEPARTMENT – PC ELLA BULLY
CUMMINGS I HAD A TRIPLE HEART BYPASS WITH A
BRIDGE...I NEEDED MY HARD EARNED MEDICAL
BENEFITS THEN, AND NOW MORE THAN EVER...AS I
APPROACH 10 YEARS WITH A HEART BYPASS.

I NOW PAY ALMOST \$900 A MONTH FOR A BC BS
POLICY THAT HAS NO DENTAL AND NO VISION - I
HAVE CATARACTS AND GLAUCOMA – AND TWO
TORN ROTAR CUFFS FROM MY DUTY RELATED
INJURY...I WILL PAY ABOUT \$15,170. – ABOUT 37%
FROM MY PENSION CHECK...OUT OF POCKET
COSTS TO ME...THE STIPENDS ARE TOO LITTLE AND
ARE NOW CAUSING CONFUSION, DUE TO DUTY
DISABILITY QUESTIONS AND POSSIBLY GETTING A

SUPPLEMENT TO THE STIPEND..AND NOW WE HEAR
OF A VEBA HEALTH SYSTEM ???

WE ARE CONFUSED AND FELT FORCED TO VOTE
YES ON RESTRUCTURING PLAN – THAT IS
CONFUSING TO LAWYER AND TO US AND WE DON'T
KNOW ANYTHING ABOUT HOW VEBA WILL WORK OR
IF IT WILL HAPPEN THIS IS WRONG...ALL RETIREES
HAVE BEEN WRONGED BY THE LOSS OF THEIR
HEALTH CARE BENEFITS.. AND THIS MUST BE MADE
RIGHT.

RETIREES MUST KNOW THAT THEIR SACRIFICES ON
THE JOB AND NOW IN RETIREMENT WERE NOT
WRONG AND IN VAIN.

8

I HAVE SAID PUBLICALLY THAT THE DETROIT BANKRUPTCY IS WRONG AND BE BOTCHED FROM THE BEGINNING I DO NOT BELIEVE THAT THE ACTIONS PRIOR TO FILING THE BANKRUPTCY WERE LEGAL, TRANSPARENT AND IN THE BEST INTEREST OF DETROIT RESIDENTS AND RETIREES.

IF THE DETROIT BOND DEAL IS FOUND ILLEGAL OR A STRONG BELIEF THAT IT IS... THERE MUST BE AN FBI AND SEC INVESTIGATION, AND PEOPLE SHOULD GO TO JAIL.

DETROIT POLICE AND FIRE RETIREES WERE MADE OUT TO BE A REASON THAT DETROIT WAS IN SUCH A DIRE FINANCIAL CONDITION.

THE PUBLIC WAS TOLD THAT THE DETROIT POLICE FIRE PENSION WAS UNDER FUNDED AND RUN BY CROOKS AND SCAM ARTISTS...

9

WE WERE SET UP TO BE THE FALL GUY IN EVENT
THAT A RESOLUTION OF THE BANKRUPTCY WAS
NOT PROPERLY ACCOMPLISHED.

EMF ORR WENT AROUND SAYING HE WAS GOING
CONDUCT AN INVESTIGATION, WHILE KNOWING
THAT THE FBI HAD AN ONGOING INVESTIGATION
AND THAT NUMEROUS PEOPLE HAD BEEN
INDICTED.

BUT IN FACT OUR PENSION WAS FULLY FUNDED @
\$3 BILLION DOLLARS AND WAS A VIABLE AND WELL
STRUCTURED PENSION CAPABLE OF PAYING ITS
RETIREES. ESPECIALLY NOW WITH THE
NEW PENSION REQUIREMENT FOR DPD / FFS

ALL OF THIS FALSE INFORMATION WAS A SET UP TO
STEAL OUR HEALTH CARE BENEFITS AND TAKE

CONTROL OF OUR PENSION SYSTEM ONLY AT THE LAST MINUTES DID EMF ORR ADMIT THAT THE OUR PENSION WAS NOT UNDERFUNDED.

YOU RULED THAT OUR MICHIGAN CONSTITUTIONALLY PROTECTED PENSIONS WERE A CONTRACT THAT COULD BE BROKEN – WE WILL NOW NEVER KNOW. SO POLICE AND FIRE FIGHTERS LOST THEIR, HARD EARNED HEALTH CARE ENEFITS....BENEFITS THAT WE WORKED HARD FOR AND SACRIFICED FOR GONE...AT A TIME IN OUR LIVES THAT WE NEEDED THEM MOST – IN RETIREMENT.

May 15, 2014

Judge Steven W. Rhodes
US BC-ED-Mi
Detroit, Michigan 48226

Dear Judge Rhodes,

I am a duty disabled retired Detroit Police Sergeant, May 20, 2005.

I have had to purchase medical coverage because the City of Detroit cancelled my (our) medical benefits, that we were promised – and guaranteed by the Michigan Constitution. I would not have taken the retirement, at the time, if I had known my pension benefits would be reduced. I was promised a lifetime retirement pension and medical coverage.

I am now going to have to pay **\$15,170.16**, (est. 37%) for my medical coverage through Mi BC/BS, a year, **out of my retirement pension check**. This is too much...for me and surely there are other officers and fire fighters and general retirement pensioners that will also find their medical coverage costs – too much – from the pension checks. I am paying more for medical coverage with less benefits.

We have LOST, media reports that DPD/FFs would not see a reduction in the pension checks is FALSE, we are now paying too much for medical coverage with less benefits than we had, when we retired.

This is NOT fair to us...or other retired Detroit workers. I hope that it is not too late to have our medical coverage restored – or a higher stipend to cover medical coverage, so that retirees will not have to reduce or eliminate health care insurance to pay for our monthly needs, other than medical coverage.

Please use your judicial powers to help restore full medical coverage to Detroit retirees, even at this late date. You have the power – please use it.

David L. Malhalab
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